

Certificate Number: 05781-NJ-DE-039005598

Bankruptcy Case Number: 24-20167



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 27, 2024, at 2:20 o'clock PM PDT, Joseph Kozak completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 27, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President